TITLE OF THE INVENTION
ELECTRONIC COMMERCE TRANSACTION METHOD, PROGRAM, RECORDING MEDIUM AND SERVER

5   ## BACKGROUND OF THE INVENTION
1. Field of the Invention

The present invention relates to an electronic commerce transaction method, a program, a recording medium and a server of making a commodity purchase by
10   a purchaser of a corporation or an individual who is registered as a member in a marketplace and, in more particular, to the electronic commerce transaction method, a program, a recording medium and a server which permit a commodity purchase from other marketplace
15   where no membership is registered when no commodity was found in the marketplace where the membership was registered.

2. Description of the Related Arts

At the present, the marketplace for the purchase
20   of the commodity of the electronic commerce transaction which is executed on the Internet conducts a credit enquiry or a credit lending enquiry on the corporation or the individual who is about to become the user and allows him to utilize the marketplace after the
25   registration was made as a member in order to avoid a risk of nonpayment or the like. The utilization of the

marketplace is made in such a manner that the user has
an access to the marketplace on the server where he is
registered as a member by using a terminal unit and
inputs an ID and a password which was issued at the time
5   when the membership was registered so as to obtain a
member certificate and participate in the marketplace.
The purchase of the commodity is made in such a manner
that a commodity retrieval page of the marketplace is
opened and a category of the desired purchase
10   commodity, a name of commodity, a name of manufacturer
and the like are inputted so as to request for the
retrieval of the commodity and, based on this retrieval
result, the desired purchase commodity and the required
number of quantities are decided so as to request for
15   a cost estimation and, if the cost estimation reply
matches a purchase condition, an order is placed and
the commodity is received.

      However, in a conventional electronic commerce
transaction which is executed by participating in the
20   marketplace, when the desired purchase commodity is not
handled in the marketplace where the membership is
registered, it is necessary to check other marketplace
where the corresponding commodity seems to be handled
and go through all over again the step of registering
25   the membership for that marketplace to participate
there, thereby creating a problem of taking a lot of

times and labors for the purchase of the commodity.
Even in the case where the membership is registered in
a plurality of marketplaces for utilization, when the
desired purchase commodity is not found in a certain
5   marketplace, in order to check other marketplace where
the membership is registered, it is necessary to try
again to log in other marketplace and even in this case,
it takes a lot of times and labors.

10   SUMMARY OF THE INVENTION

According to the present invention, when the
commodity is not found in the marketplace where the
membership is registered, an electronic commerce
transaction method, a program, a recording medium and
15   a server are provided, wherein a scheme is available
which is simply usable even in the marketplace where
no membership is registered.

The present invention provides the electronic
commerce transaction method. This electronic commerce
20   transaction method comprises:

a request step of requesting for the commerce
transaction of the commodity purchase where the
purchaser of a corporation or an individual who is a
contract member participates in a marketplace A; and
25   a mediation step of requesting other
marketplaces B with which an mediation contract is

concluded for the commerce transaction of the commodity
purchase by attaching a credit guarantee to the
purchaser when the desired purchase commodity is not
obtained in the marketplace A. In this way, in the
5   present invention, when the commodity is not found in
the marketplace where the membership is registered,
that marketplace guarantees its own member based on the
purchase history and the payment state of the user and
intermediates a series of commerce transaction such as
10   the retrieval of the commodity, the cost estimation and
the order for other marketplace with which the
mediation contract is previously concluded even if the
purchaser is a non-registered member, thereby
permitting the electronic commerce transaction with a
15   plurality of marketplaces where no membership is
registered.

Here, the mediation step conducts a credit
enquiry based on the purchase history of the purchaser
in his own marketplace and, when a predetermined
20   estimation standard is satisfied, the commerce
transaction of the commodity purchase together with the
credit guarantee information is requested to other
marketplace. The mediation step conducts an estimation
based on a plurality of items including, for example,
25   the number of times of order cancels, the number of
times of order content changes, the number of times of

excellent commodities sent back and the number of times
of payment delays of the purchaser in his own
marketplace, and decides the presence or non-presence
of the credit guarantee. The mediation step

5 establishes an estimation standard in each estimation
item of the purchaser as a credit estimation by way of
points, and adds a plus point when the estimation
standard was satisfied, and adds a minus point when the
estimation standard was not satisfied, and decides the

10 presence or non-presence of the credit guarantee based
on a total points of each item. When the commerce
transaction was requested to other marketplace, the
mediation step shows the purchaser the transaction
information including the estimation of the purchase

15 commodity and the reply thereto and the order and the
shipment made between the purchaser and other
marketplace as the commerce transaction of his own
marketplace. In this way, the purchaser can utilize
the commerce transaction with other marketplace

20 without being conscious of it. When the commerce
transaction requested to other marketplace was
materialized and completed, the mediation step makes
a demand for payment to the purchaser with his own
marketplace as a drawee and, for other marketplace

25 where the commerce transaction was materialized, a cost
in which an mediation charge is deducted from the

purchase cost is settled each predetermined period of time unit. When the commerce transaction requested to other marketplace was materialized and completed, the mediation step makes a demand for payment to the

5   purchaser with other marketplace as a drawee, and may make a demand for payment to other marketplace for the mediation charge. When the purchaser of the commerce transaction mediated with other marketplace committed an unlawful transaction, the mediation step discloses

10 the information of the purchaser to other marketplace.

The present invention provides a program of the electronic commerce transaction. This program allows a computer of the marketplace which conducts the electronic commerce transaction to execute:

15   a request receiving step of receiving the commerce transaction of the commodity purchase which the purchaser of the corporation or the individual who is the contract member requested by participating in the marketplace; and

20   a mediation of requesting other marketplace with which the mediation contract is concluded for the commerce transaction of the above described commodity purchase by attaching a credit guarantee to the above described purchaser when the desired purchase

25 commodity is not obtained in his own marketplace.

The present invention provides a computer readable recording medium that stores the program of the electronic commerce transaction. This recording medium allows the computer of the marketplace which

5 conducts the electronic commerce transaction to execute:

a request receiving step of receiving the commerce transaction of the purchase commodity which the purchaser of the corporation or the individual who

10 is the contract member requested by participating in the marketplace A;

a mediation step of requesting other marketplace B with which the mediation contract is concluded for the commerce transaction of the above described

15 commodity purchase by attaching the credit guarantee to the above described purchaser when the desired purchase commodity is not obtained in his won marketplace A.

Furthermore, the present invention provides a

20 server for the electronic commerce transaction. This server comprises:

a request receiving unit which receives the commerce transaction of the commodity purchase which the purchaser of the corporation or the individual who

25 is the contract member requested by participating in the marketplace A, and an mediation processing unit

which requests other marketplace B with which the
mediation contract is concluded for the commerce
transaction of the above described commodity purchase
by attaching the credit guarantee to the purchaser.

5   Incidentally, the details of the program, the recording
medium and the server are the same as those in the case
of the electronic transaction method.

The above and other objects, features, and
advantages of the present invention will become more

10   apparent from the following detailed description with
reference to the drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

FIGS.1A, 1B are explanatory drawings of an

15   electronic commerce transaction with the marketplace
adopted by the present invention as an object;

FIG.2 is an explanatory drawing of contract
relations among marketplaces, which is a prerequisite
of the electronic commerce transaction of the present

20   invention;

FIGS.3A, 3B are explanatory drawings of
processing procedures of the electronic commerce
transaction of the present invention, which request
other marketplace to mediate;

FIG.4 is an explanatory drawing of a commodity retrieval/commodity cost estimation request screen used in the present invention;

FIGS.5A, 5B are explanatory drawings of a cost estimation request data under guarantee to request other marketplace to mediate;

FIGS. 6A, 6B are explanatory drawings of a commodity purchase/cost estimation request screen used in the present invention.

FIG.7 is a flowchart of the program executing the electronic commerce transaction with the marketplace of the present invention as an object;

FIGS.8A, 8B are flowcharts showing the details of a purchaser estimation process in the program of FIG.7;

FIG.9 is a flowchart showing the details of an estimation formation in the program of FIG.8;

FIG.10 is an explanatory drawing of other demand for payment settlement processing of the purchaser in the program of FIG.8; and

FIG.11 is an explanatory drawing of the demand for payment processing in the electronic commerce transaction of the present invention utilizing a credit service.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

FIGS.1A, 1B are explanatory drawings of an electronic commerce transaction with the marketplace to which the present invention as an object is adopted. The electronic commerce transaction system of the present invention is constituted by a server A which constructs a marketplace A to conduct the electronic commerce transaction and a purchaser client 12 of a corporation or an individual who is registered as a member to participate in the marketplace A which is constructed by a server 10 and conducts the electronic commerce transaction. The server 10 is connected to a sales company machine 18 provided in the sales company who participates in the marketplace A and actually receives an order from the purchaser client side 12 via a network 16. In this way, an independent electronic commerce transaction system of the marketplace A is constructed by the server 10, the purchaser client 12 and the sales company machine 18. Furthermore, in the present invention, the servers 14 of other marketplaces B, C, D are connected to the marketplace A constructed in the server 10 via the network 16. The purchaser client 12 who is registered as a member in the marketplace A of the server 10 is not registered as the member for the marketplaces B to D of the server 14 side. The servers 14 of external marketplaces are also similarly connected to the sales company machines 20

which actually processes an order in each marketplace.
In the electronic commerce transaction system of the
present invention, in the case where the client 12 who
is the purchaser participates in the marketplace A of

5   the server 10 by the membership registration and
purchases the commodity, when the desired commodity was
not found, or when the commodity meeting the desired
purchase condition was not found, a "guarantee/credit"
is given in the server 10 based on the history of the

10   purchase result and the payment state of the purchaser,
and the electronic commerce transaction such as the
retrieval, the cost estimation, the order and the like
for the purchaser who has the member contract of his
own marketplace A is intermediated for the server 14

15   of other marketplaces B to D even if the purchaser is
a member of non-registration there. For this reason,
the purchaser who concludes the member contract with
the marketplace A constructed in the server 10 can make
the commerce transaction with other marketplaces B to

20   D via the marketplace A of the server 10 even if he is
not registered as the member with other marketplaces
B to D. In this way, in order to permit the commerce
transaction with other marketplaces B to D with which
no member contract is concluded via the marketplace A

25   of the server 10 with which the member contract is
concluded, the contract relations among the

marketplaces as shown in FIG.2 are established in
advance in the electronic commerce transaction system
of the present invention.

In FIG.2, with respect to the marketplace A and

5   a purchaser 11 of the corporation or the individual who
concludes a member contract 11-1 with the marketplace
A, in order to permit the purchaser 11 to conduct a
transaction with other marketplaces B, C, D with which
he does not conclude a member contract, mediation

10   contracts 11-2, 11-3, 11-4 for mutual sharing of the
marketplaces between the marketplace A and the
marketplaces B, C, D, respectively through mediation
of commerce transactions of respective members are
concluded. In this way, a relationship is established,

15   wherein commerce transactions of respective members
with other marketplaces between the marketplace A and
other marketplaces B, C, D, respectively are made
possible. Here, when the marketplace A and the
purchaser 11 are about to make a member contract 11-1,

20   with respect to the application of the membership
registration from the purchaser 11, the marketplace A
side entrusts an external professional organization
with a credit lending by a credit enquiry about the
member applicant, and the member contract 11-1 is

25   concluded with the member applicant who is given the
credit lending and he is enabled to participate in the

marketplace A as a member. Due to existence of the mediation contracts 11-2, 11-3, 11-4 among the marketplaces, the purchaser 11 can make the transaction with the marketplaces B, C, D under the mediation

5   contract via the marketplace A only by concluding the member contract 11-1 with the marketplace A. Accordingly, the marketplaces B, C, D are not in need of credit lending by the credit enquiry which was necessary for the member contract 11-1 and entrusted

10   with the external professional organization. If the desired commodity is not found in the marketplace A or the desired purchase condition is not met, the purchaser 11 can find the desired commodity or obtain the desired purchase condition actually from the

15   marketplace A under the mediation requested to other marketplaces B, C, D without specifically being conscious of other marketplaces B, C, D.

        In order to permit such a mediation transaction among the marketplaces, the server 10 of FIGS.1A, 1B

20   is given the functions of a cost estimation request control unit 22, a purchase estimation system 24, a cost estimation request data forming unit 36 and a data transmit-receive unit 38. Here, the estimation request control unit 22 functions as a request receiving unit

25   and, moreover, the purchase estimation system 24, the cost estimation request data forming unit 36 and the

data transmit-receive unit 38 function as a mediation
processing unit. As a cost estimation request
information for the cost estimation request control
unit 22, the purchase client 12 side is provided with
5   a purchaser basic information 40 and a commodity
information 42. The purchaser client 12 prepares this
estimation request information at the time when the
cost estimation is requested, and sends the cost
estimation request information to the server 10 via the
10   network 16, and allows the cost estimation request
control unit 22 to file the purchaser basic information
40 and the commodity information 42. When the cost
estimation request information from the purchaser
client 12 is received at this cost estimation request
15   control unit 22, first of all, the commodity retrieval
and the cost estimation processing are performed with
the sales company machine 18 as an object, which is
connected the marketplace of the purchaser client 12
via the network 16. When the commodity desired by the
20   purchaser was not found by the commodity retrieval and
the cost estimation processing, the mediation
processing for the server 14 side of other marketplace
is activated. The mediation processing first prepares
guarantee/credit information regarding the purchaser
25   at the purchase estimation system 24. The purchase
estimation system 24 is provided with a purchase

estimation data forming unit 25, a purchase estimation
unit 26 and a guarantee/credit data forming unit 28.
As a data file necessary for the purchase estimation,
an external purchase result file 30 is connected to the
5 purchase estimation system 24. Internally, an
estimation result file 32 and an estimation standard
file 34 are used. The purchase estimation system 24
of the present invention forms purchase estimation data
such as , for example, the number of times of order
10 cancels, the number of times of order content changes,
the number of times of excellent commodities sent back,
the number of times of payment delays and the like as
a purchase result, and provides an estimation point as
the estimation standard of each estimation item, and
15 decides an estimation ranking by the number of points
added with the estimation points for all the estimation
items, and forms the guarantee/credit data. For
example, the purchase estimation data forming unit 25
forms the number of times of order cancels from the
20 purchase result file 30 as the purchase estimation
data, and the number of points which changes from a plus
to a minus according to the increase of the number of
times of cancels read from the estimation standard file
34 by the purchase estimation unit 26 is obtained. Such
25 a formation of the purchase estimation data and a
formation of the estimation point according to the

estimation standard are also applied to the number of
times of order content changes, the number of times of
excellent commodities sent back, the number of times
of payment delays and the like in addition to the above
5 described, and the total number of points of each
estimation item is obtained. Higher the number of
points is at the plus side, higher the estimation rank
is made, and if the number of points increases at the
minus side, the estimation ranking is made lower. In
10 this way, a guarantee/credit information 44 is formed
by the credit data forming unit 28. The cost estimation
request data forming unit 36 attaches the
guarantee/credit information 44 formed in the purchase
estimation system 24 to the purchaser basic information
15 40 and the commodity information 42 from the purchaser
client 12 which is received by the cost estimation
request control unit 22, and sends them to the server
14 of other marketplace via the data transmit-receive
unit 38 and requests that they are processed. In this
20 case, when the servers 14 of other marketplaces B to
D are available in plurality as shown in the drawing,
since the marketplace A of the server 10 recognizes
categories and specific favorite commodities of each
and every marketplace, the marketplace A transmits the
25 cost estimation request data under guarantee from the
cost estimation request data forming unit 36 to the

server 14 of the marketplace which seems to be most
suitable.

FIGS.3A, 3B show a series of procedures from the
cost estimation request of the commodity through
5   ordering to the payment finally for the shipment of the
commodity in a time series in the electronic commerce
transaction for the marketplaces of FIGS.1A, 1B.   The
purchaser client 12 who becomes an individual or a
corporation who is registered as the member in the
10   marketplace A of the server 10 participates in the
marketplace A and makes a cost estimation request by
having access to the server 10 by using a personal
computer 12-1 and the like.

FIG.4 is an explanatory drawing of a commodity
15   retrieval/commodity cost estimation request screen 108
to be used for the cost estimation request from the
purchaser client 12.   The commodity
retrieval/commodity cost estimation request screen is
provided with a commodity retrieval unit 110 in the
20   middle of the screen, to which the purchaser inputs a
category, a name of commodity, a name of sales company,
a name of manufacturer and a product number.   In this
example, "MO disc" is inputted to the category.   By
using such a commodity retrieval/commodity cost
25   estimation request screen 108, a cost estimation
request 50 is made from the purchaser client 12 to the

server 10. The cost estimation request 50 makes the
commodity retrieval/cost estimation inside the
marketplace A where the purchaser data and the cost
estimation data are constructed in the server 10, but
5   when the desired commodity is not found there , the
purchaser estimation system 24 is activated. The
purchaser estimation system 24 makes a purchaser
estimation 52 by using the purchase result file 30 and
the estimation result file 32, and performs a
10   guarantee/credit lending 54 based on the purchaser
estimation 52, and sends a cost estimation request data
under guarantee 56 to, for example, other marketplace
B which is constructed in the server 14. The server
14 of the marketplace B which received the cost
15   estimation request data under guarantee 56 makes a
guarantee/credit content confirmation 46 and, after
that, performs the commodity retrieval and the cost
estimation on the sales company connected to itself and
transmits a cost estimation reply 48 to the server 10.
20   This cost estimation reply 48 is transmitted to the
purchaser client 12 via the server 10. Since this cost
estimation reply 48 is sent to the purchaser client 12
by being collected as the information of the
marketplace A of the server 10, the purchaser client
25   12 side does not become conscious of the cost estimation
reply prepared by other marketplace B which is

constructed in the server 14. Specifically, similarly
to the commodity retrieval/commodity cost estimation
request screen 108 of FIG.4, a retrieval result
retrieved in the marketplace of the server 14 by

5   receiving the mediation request from the server 10 is
displayed as a retrieval result 112 under the lower
side of the commodity retrieval unit 110. Here, though
the retrieval result 112 enumerates the retrieval
result of the commodity corresponding to the category

10   "MO disc" which was requested to the commodity
retrieval unit, if the desired commodity is not found
there, a list of similar commodities is displayed. As
for the similar commodities, for example, when the
category of the commodity retrieval designates 640MB

15   as a capacity such as "MO disc 640MB", MO discs of 230MB
and 540MB are, for example, displayed as the retrieval
result of the similar commodities. Although the
retrieval result 112 of FIG.4 displays a list of
commodities, at the same time, the cost information can

20   be seen and a specific cost estimation can be made by
click operation.

        Referring again to FIGS.3A, 3B, in the case where
the cost estimation reply 48 was obtained in the
purchaser client 12, when an order 58 is placed based

25   on this reply, an order data 60 is sent via the server
10 to the server 14 of the marketplace B which made the

cost estimation reply 48 and a receipt of order 62 is made. Based on the receipt of order 62, a shipment 64 is made, and based on the shipment 64, a delivery of commodities information 66 to the server 10 is sent,

5 which becomes an advice 68 of the shipment of commodities information for the purchaser client 12. With respect to the advice of the shipment 64 for the order 58, the purchaser client 12 conducts a receiving inspection 70, and the result of the receiving

10 inspection 70 is recorded in the purchase result file 30 of the server 10 as a receiving inspection data 72. For example, when the purchaser client 12 side places the order 58 and, after that, cancels it or when the shipment of commodities is accepted and, after that,

15 it is sent back, the receiving inspection data 72 showing the result of each case is reflected on the purchase result file 30. When the receipt of the commodity is normally completed,a demand for payment 74 is sent to the server 10 from the server 14 which

20 is a meidator, and is sent to the purchaser client 12 via the server 10. Upon receipt of this demand for payment 74, the purchaser client 12 executes a payment 76 according to a predetermined payment condition and, based on this payment, the server 10 receives a receipt

25 of payment information 78.

The present embodiment executes a processing, wherein
the payment of the purchaser client 12 is deposited at
the marketplace A of the server 10, and the amount from
which a mediation charge is deducted is paid to the

5   marketplace B of the server 14 which is the mediator,
and this is informed to the server 10 as a receipt of
payment information 80.

Here, while this receipt of payment information
80 by the payment 76 from the purchaser client 12 is

10   sent in a real time, the payment to the server 14 from
the server 10 takes such a payment form where the
receipt of payment information is collected each
period, for example, each week or each month and, from
the collected receipt of payment information, the

15   amount from which the mediation charge is deducted is
paid to the marketplace of the server 14. Incidentally,
the processing of the cost estimation reply 48, the
receipt of order 62, the shipment 64, the demand for
payment 74 and the like in the marketplace constructed

20   in the server 14 which is the mediator actually becomes
the information to be transmitted and received and
processed via the server 14 for the sales company 20
who participates in the marketplace B of the server 14
via the network 16. However, in order to simplify the

25   description here, it is shown as the processing in the
marketplace constructed on the server 14.

FIGS.5A, 5B are explanatory drawings of the data structure of the cost estimation request data under guarantee 56 to be sent to the server 14 by the mediation request from the server 10 of FIG.3A, 3B. This cost estimation request data under guarantee 56 includes the purchaser basic information 40 and the commodity information 42, to which the guarantee/credit information 44 formed in the purchaser estimation system 24 is added. The purchaser basic information 40 is divided into a corporate basic information 40-1 and an individual basic information 40-2, either one of which is sent. The commodity information 42 includes examples of items 1 to 18, among which items 4, 8, 10 to 18 are the commodity information that is used by the purchaser in the case where he is a private person. Of course, if the purchaser is a corporation, all the items 1 to 18 can be used. The guarantee/credit information 44 added to the purchaser basic information 40 and the commodity information 42 is constituted by a guarantee information 44-1 and an external credit information 44-2. The guarantee information 44-1 is the information prepared by the purchaser estimation system 24 of FIGS.3A, 3B. The external credit information 44-2 is the credit information obtained by requesting an external professional organization to conduct a credit enquiry at the time when the purchaser

is registered as a member. In this example, the example
is cited for the case where the purchaser as the
external credit information 44-2 is the corporation.
This cost estimation request data under guarantee 56

5   of FIGS.5A, 5B sends all of the purchaser basic
information 40, the commodity information 42 and the
guarantee/credit information 44 to the mediator.
However, when the "guarantee ranking" in the guarantee
information 44-1 given by the purchaser estimation

10 system 24 in the server 10 of the present invention is
a rank S of the highest rank, the commodity information
42 and the guarantee information 44-1 only are sent as
the cost estimation request data under guarantee 56
without showing the purchaser basic information 40, and

15 the purchaser basic information 40 and the external
credit information 44-2 which can specify the purchaser
may be not shown. If, by any chance, there happens any
trouble between the purchaser who was mediated and the
mediator marketplace, the purchaser basic information

20 40 and the external credit information 44-2 regarding
the purchaser may be disclosed.

        FIGS.6A, 6B are specific examples of the
commodity purchase/cost estimation request screen 114
displayed by obtaining the cost estimation reply for

25 the commodity retrieval and the commodity cost
estimation by the commodity retrieval/commodity cost

estimation request screen 108 of FIG.4. In this
commodity purchase/cost estimation request screen 114,
the commodity information 116 obtained by the commodity
retrieval is displayed in the upper part, under which

5   a purchase/cost estimation request unit 118 is
provided. The purchase/cost estimation request unit
118 is provided with input frames for the shipment
destination metropolis and districts, processing
sections as to whether it is a purchase or a cost

10   estimation, a quantity, a time of shipment and the like
and, by inputting necessary items therein, the cost
estimation or the receipt of order can be made.

FIG.7 is a flowchart of the electronic commerce
transaction program in the present invention for the

15   marketplace, which is executed by the server 10 of
FIGS.1A, 1B. With respect to this electronic commerce
transaction program executed by the server 10, in step
S1, a member access by the purchaser client 12 is
checked and, when the member access using a password

20   and an ID issued by the membership registration is
discriminated, in step S2, the presence or non-presence
of the commodity retrieval request is checked. When
the commodity retrieval request is received, the
process advances to step S3 and executes the commodity

25   retrieval processing for the sales company 8 who
participates in the marketplace constructed in the

server 10. When the corresponding commodity or the
similar commodity is obtained corresponding commodity
is available in step 4 and advances to step S5, and
performs a cost estimation processing for submitting
5   a cost estimation reply of the purchase commodity to
the cost estimation request from the purchaser client
12 and, subsequently, in step S6, receives an order by
accepting an order of the purchase commodity from the
purchaser client 12 and executes an order processing
10   including a shipment. In step S7, the process executes
a commerce transaction inside the marketplace
constructed on the sever 10 after going through a
receiving inspection/account settlement process of the
purchase commodity. On the other hand, in step S4, when
15   the desired commodity or the similar commodity is not
found by the commodity retrieval in the marketplace
constructed in the server 10, the process advances to
step S8 and prepares a guarantee/credit information by
performing the estimation processing of the purchaser
20   and, by attaching the guarantee/credit information to
the cost estimation request information, in step S9,
requests other marketplace on the server to conduct
mediation processing of the commodity retrieval, and
returns the result of the commodity retrieval to the
25   purchaser client 12 via the server 10. Subsequently,
the request for the commodity cost estimation from the

purchaser client 12 is transmitted to the server 14 and
the processing of returning the cost estimation reply
to the purchaser client 12 is performed in step S10.
Further, in step S11, the mediation processing

5 regarding the order of the commodity from the purchaser
client 12 is performed for the server 14. Finally in
step S12, the receiving inspection and the account
settlement processing of the purchaser client based on
the shipment information are performed.

10   FIGS.8A, 8B are flowcharts showing the details
of the purchaser estimation in step S8 of the electronic
commerce transaction in the server 10 of FIG.7. In step
S1, this purchaser estimation processing takes the
purchaser basic information from within the cost

15 estimation request file 50-1 which is received and
stored from the purchaser client 12. Next, in step S2,
whether an estimation result is available or not on this
purchaser is checked. In step S1, the information
obtained at the time when a log-in processing of step

20 S1 of FIG.7 was made may be utilized. When this
purchaser is the first purchaser and has no estimation
result in the past, the process advances to step S3 and
determines whether there is any purchase result in the
past. When this purchase result is the first purchase

25 result this time, the process advances to step S4 and
forms a new estimation. This new estimation forming

uses the purchaser basic information file 40 and the
estimation standard file 34, and the estimation ranking
established at the time when the member contract was
concluded in advance is used as defaulted, and the new

5   estimation is formed. On the other hand, when there is
a purchase result available in step S3, the process
advances to step S5 and takes the purchase result
information of the corresponding purchaser from the
purchase result file 30. Subsequently, in step 6, the

10 estimation forming processing of the purchase result
and the estimation standard file is performed based on
the estimation standard file 34.

      The details of the estimation forming processing
of the step S6 is shown in the flowchart of FIG.9. The

15 estimation forming processing first reads the
estimation standard from the estimation standard file
34 of the step S1. The present embodiment cites four
items such as the number of times of order cancels, the
number of times of order content changes, the number

20 of times of excellent commodities sent back and the
number of times of payment delays as examples for the
purchase estimation data items. In step S2, the
estimation point by the number of times of order cancels
is formed and, by using an estimation point list 96 of

25 the number of points for the number of times of cancels
as an estimation standard, the number of points

corresponding to the number of times of cancels counted
by the current purchase result is obtained. Next, in
step S3, in the case of the number of times of order
content changes, by referring to the estimation point

5   list 98 which sets the number of points for the number
of times of changes, the number of points corresponding
to the current number of times of order content changes
is obtained. Next, in step S4, the number of times of
excellent commodities sent back is discriminated and,

10 by referring to an estimation point list 100 showing
the number of points for the number of times of the
commodities sent back, the number of points for the
current number of times of the excellent commodities
sent back is obtained. Further, in step S5, in the case

15 of the number of times of payment delays, by referring
to an estimation point list 102 showing the number of
points for the number of times of payment delays, the
number of points corresponding to the current number
of times of payment delays is obtained. Subsequently,

20 in step S6, an estimation point total list 104 totaling
the number of points obtained from the purchase results
in relation to four estimation bases obtained in steps
S2 to S6 is formed. Finally, in step S7, by referring
to an estimation rank list 106, the estimation rank

25 corresponding to the total number of points obtained
from the estimation point total list 104 is decided.

Regarding this estimation rank, larger the number of points is, higher the rank becomes, and smaller the number of points is, lower the rank becomes.

Referring again to FIGS.8A, 8B, when the estimation formation is completed in step S6, the process advances to step S6 and, after the guarantee/credit information is renewed, whether it is, for example, the estimation rank C or not is checked. When the estimation rank is other than the rank C of the lowest rank, the process advances to step S10 and transmits the cost estimation request data under guarantee to other marketplace. On the contrary, when the estimation rank is the rank C of the lowest rank, the transmission of the cost estimation request data to other marketplace is not performed in step S11. Also even when there was the estimation result available in step S2, the estimation may be newly formed every time based on new purchase result, or the estimation may be newly formed at a predetermined timing. Further, when there was the estimation result previously available in step S2, the process takes the estimation result such as the estimation rank list 106 of FIG.10 from the estimation result file 32 in step S7 and advances to step S8 and, after renewing the guarantee/credit information when the estimation rank is the other than the rank C of the lowest rank, for

example, in step S9, advances to step S10 and transmits
the cost estimation request data under guarantee to
other marketplace. By the automatic assessment of the
purchase estimation based on the purchase result in the
5   server 10 which constructs such a marketplace, the
mediation by the transmission of the cost estimation
request data to the marketplace constructed on other
server is performed only for the purchaser who can be
guaranteed and, therefore, the trouble caused by the
10   mediation in other marketplace where no membership is
registered can be basically eliminated.

FIG.10 shows other embodiment of an account
settlement processing starting from the demand for
payment to the payment in the electronic commerce
15   transaction that performs the mediation among the
marketplaces of the present invention. While, in the
embodiment of FIGS.3A, 3B, the payment 76 for the demand
for payment 74 is made for the marketplace of the server
10 which is registered as the member, in the embodiment
20   of FIG.10, the demand for payment 74 from the server
14 of other marketplace is sent from the server 10 to
the purchase client 12, and the payment 76 for this
demand for payment 74 is made to the server 14 of the
marketplace which is the mediator in this embodiment,
25   and a receipt of payment information 82 is sent. For
this reason, the server 14 which is a mediated

marketplace sends a mediation charge to the sever 10 which is a mediating marketplace as the receipt of payment information 84 based on the receipt of payment information 82 from the purchaser client 12.

5   FIG.11 is an explanatory drawing for the demand of payment and the payment utilizing a credit service. This payment utilizing the credit service is mainly used in the case where the purchaser is the private person. The demand for payment 74 from the server 14

10   that constructs the mediated marketplace is made to the credit service machine 86, and the payment is made to the server 10 of the mediating marketplace, and the receipt of payment information 88 is given to the server 10. The server 10 who received this receipt of payment

15   information 88 totals the payment, for example, every month and, after paying the amount from which the mediation charge was deducted to the marketplace of the server 14 side, sends the receipt of payment information 90 there. On the other hand, the credit

20   service machine 86 makes the demand for payment 92 to the purchaser client 12, in response to which the purchaser makes the payment 94 to a debit account B. Needless to mention, the demand for payment 92 and the payment 94 between the credit service machine 86 and

25   the purchaser client 12 are executed in the usual form of a business transaction with bank.

Next, the embodiment of a computer readable recording medium that stores the electronic commerce transaction with the marketplace of the present invention as an object will be described. The server

5 10 for the marketplace shown in FIGS.1A, 1B is a computer system and comprises CPU, RAM, ROM, a hard disc HDD, a CD-ROM drive, a FD drive, a key board, a mouse, an IO interface connecting a display, a LAN interface, a modem and the like. The electronic commerce

10 transaction program of the present invention is stored in a portable type recording medium such as CD-ROM, a floppy disc, a DVD disc, a magneto-optical disc, an IC CARD and the like, a database using the modem and the LAN interface and connected via a phone line or the

15 database of other computer system, and is executed after being installed in the computer which constitutes the server 10. In addition to the portable type storage medium such as CD-ROM, the magneto-optical disc, the IC card and the like, the recording medium includes a

20 storage unit such as a HDD disc provided inside and outside the computer, the database holding the program via the phone line, or other computer system and other database and, moreover, a transmission medium on the phone line.

25 As described above, according to the present invention, even when the purchaser was not able to find

the commodity in the marketplace where the membership
is registered or the desired purchase condition was not
found, by attaching the guarantee based on the history
of the purchase and the payment state of the purchaser
5   at the marketplace side, the retrieval, the cost
estimation and the order of the purchaser are made to
other marketplace where the purchaser is not registered
as the member, so that the commodity desired by the
purchaser and the desired purchase condition can be
10 suitably accommodated. For this reason, even if the
commodity is not handled in one marketplace, the
transaction of the purchase commodity can be realized
by a simple scheme where the purchaser is not imposed
with a burden such as a contract with a new marketplace
15 due to partnership with other marketplace, while the
marketplace can enhance the quality of the transaction
service for its own member so that the gathering of the
users can be realized.

        For other marketplace that receives the
20 mediation of the transaction from the purchaser, spot
transactions are generated by the mediation of the
transaction in addition to the purchaser who is the
existing contract member, thereby making it possible
to increase the number of transactions and enhance the
25 sales result of the marketplace. Furthermore, for
other marketplace that receives the mediation of the

transaction, since the guarantee is provided to the purchaser who makes the mediation from the purchase result in the mediating marketplace, even the purchaser who is not registered as the member can realize the spot

5 transactions avoiding a risk of non-payment without requiring the credit enquiry on the purchaser.

Incidentally, the present invention includes appropriate modifications that do not damage its object and advantage, nor is it limited by the numerical values

10 shown in the above described embodiments.